

In re:  
Adrian Moises Alcaraz  
Debtor

Case No. 17-15596-ER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Aug 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.

db +Adrian Moises Alcaraz, 400 N Phillips Ave., West Covina, CA 91791-1439  
smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200  
37787933 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
37786335 +Swift Fnd, 927 Deep Valley Dr, Palos Verdes Peninsula, CA 90274-3808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRKDIAMOND.COM Aug 22 2017 01:48:00 Richard K Diamond (TR),  
Danning, Gill, Diamond & Kollitz, 1900 Avenue of Stars, 11th Floor,  
Los Angeles, CA 90067-4402  
smg EDI: EDD.COM Aug 22 2017 01:48:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Aug 22 2017 01:48:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
37786329 +EDI: PHINAMERI.COM Aug 22 2017 01:48:00 AmeriCredit/GM Financial, Po Box 183853,  
Arlington, TX 76096-3853  
37786330 +EDI: BANKAMER.COM Aug 22 2017 01:49:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
37786331 +EDI: TSY2.COM Aug 22 2017 01:48:00 Barclays Bank Delaware, Po Box 8803,  
Wilmington, DE 19899-8803  
37786332 +EDI: NAVIENTFKASMDOE.COM Aug 22 2017 01:49:00 Dept Of Ed/Navient, Attn: Claims Dept,  
P.O. Box 9635, Wilkes Barr, PA 18773-9635  
37786333 +EDI: DISCOVER.COM Aug 22 2017 01:49:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
37786334 +E-mail/Text: bankruptcy@prosper.com Aug 22 2017 01:50:08 Prosper Marketplace Inc.,  
P.O. Box 396081, San Francisco, CA 94139-6081  
37786336 +EDI: WTRRNBNK.COM Aug 22 2017 01:49:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
intp Courtesy NEF

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

David H Chung on behalf of Debtor Adrian Moises Alcaraz david@macleanchung.com,  
gaiana@macleanchung.com;davidchung800@gmail.com;r47314@notify.bestcase.com  
Richard K Diamond (TR) RKDTrustee@dgdk.com, rdiamond@ecf.epiqsystems.com;DanningGill@Gmail.com  
United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov  
Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com  
TOTAL: 4

**Information to identify the case:**

Debtor 1 **Adrian Moises Alcaraz**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7730**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Central District of California**

Case number: **2:17-bk-15596-ER**

## Order of Discharge – Chapter 7

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Adrian Moises Alcaraz

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/21/17

**Dated: 8/21/17**

**By the court:** Ernest M. Robles  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**